

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DALE Z. STEVENS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-23629

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/02/2015 and confirmed on 1/15/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		77,655.98
Less Refunds to Debtor	2.61	
TOTAL AMOUNT OF PLAN FUND		77,653.37

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,200.00	
Trustee Fee	3,599.78	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,799.78

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	EVERBANK** Acct: 4905	0.00	42,381.34	0.00	42,381.34
	EVERBANK** Acct: 4905	23,380.49	23,380.49	0.00	23,380.49
	US DEPARTMENT OF HUD** Acct: 1421	0.00	0.00	0.00	0.00
					65,761.83

Priority					
	KENNETH STEIDL ESQ Acct:	0.00	0.00	0.00	0.00
	DALE Z. STEVENS Acct:	0.00	0.00	0.00	0.00
	DALE Z. STEVENS Acct:	2.61	2.61	0.00	0.00
	STEIDL & STEINBERG Acct:	3,200.00	3,200.00	0.00	0.00
	CITY OF MCKEESPORT (EIT) Acct: XXXXXXXXXXXXX3,05	1,100.00	1,100.00	0.00	1,100.00
					1,100.00

Unsecured					
	PEOPLES NATURAL GAS CO LLC* Acct: 4689	1,266.93	332.49	0.00	332.49
	DUQUESNE LIGHT COMPANY* Acct: 9863	3,802.59	997.95	0.00	997.95
	JPMORGAN CHASE BANK NA Acct: ?	0.00	0.00	0.00	0.00
	REGIONAL ACCEPTANCE CORP Acct: 4016	10,140.69	2,661.32	0.00	2,661.32
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	MILSTEAD & ASSOCIATES LLC Acct:	0.00	0.00	0.00	0.00
					3,991.76

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TOTAL PAID TO CREDITORS

70,853.59

TOTAL CLAIMED

PRIORITY 1,100.00

SECURED 23,380.49

UNSECURED 15,210.21

Date: 08/26/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

DALE Z. STEVENS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-23629

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Dale Z. Stevens
Debtor

Case No. 15-23629-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 27, 2021

User: gamr
Form ID: pdf900

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db	+ Dale Z. Stevens, 2004 Grandview Avenue, McKeesport, PA 15132-5826
cr	+ BANK OF AMERICA, N.A., 16001 N. Dallas Pkwy, Addison, TX 75001-3311
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	TIAA, FSB, FORMERLY KNOWN AS EVERBANK, PO BOX 31785, TAMPA, FL 33631-3785
14116464	+ City of McKeesport, c/o Keystone Collection Group &, Kratzenberg & Lazzaro, 546 Wendel Road, Irwin, PA 15642-7539
14211821	EVERBANK, BANK OF AMERICA, N.A., PO BOX 31785, TAMPA, FL, 33631-3785
14187767	Everbank, Bank of America, NA, PO BOX 31785, Tampa, FL 33631-3785
14116465	+ Everbank & Bank of America, Attn: Bankruptcy Department, P.O. Box 5170, Simi Valley, CA 93062-5170
14116467	+ People Gas Company, P.O. Box 644760, Pittsburgh, PA 15264-4760

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14186708	+ Email/Text: kbarkley@bernsteinlaw.com	Aug 27 2021 23:22:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14116466	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 27 2021 23:22:45	JP Morgan Chase Bank, P.O. Box 901032, Fort Worth, TX 76101-2032
14116468	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Aug 27 2021 23:23:07	Regional Acceptance Corporation, P.O. Box 1847, Wilson, NC 27894-1847
14129202	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Aug 27 2021 23:22:52	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		Everbank
14130125	*	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: gamr

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Date Rcvd: Aug 27, 2021

Form ID: pdf900

Total Noticed: 13

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor TIAA FSB, FORMERLY KNOWN AS EVERBANK alubin@milsteadlaw.com, bkecf@milsteadlaw.com
Joseph A. Dessoye	on behalf of Creditor Everbank pawb@fedphe.com
Kenneth Steidl	on behalf of Debtor Dale Z. Stevens julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Maria Miksich	on behalf of Creditor TIAA FSB, FORMERLY KNOWN AS EVERBANK mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, Equitablebankruptcy@peoples-gas.com
TOTAL: 8	